

AFFORDABLE HOUSING COMMISSION

www.affordablehousingcommissionstl.org

Message From

Mayor Francis G. Slay

I am pleased to introduce this first annual report of the Affordable Housing Commission of the City of St. Louis. The housing trust fund that this Commission administers was one of the first housing trust funds in the nation established to create and preserve affordable housing. The funds, which are generated by a Use Tax approved by City voters, help stabilize all St. Louis' neighborhoods by providing affordable housing for city residents who cannot afford housing at market rates.

I believe that the City has turned an important corner in the last year. More and more people are choosing to move here—and stay here. As you drive through just about any neighborhood in the City, you will find new housing under construction, rehabilitation of existing homes in progress, and businesses growing. As more and more City neighborhoods are revitalized, developments supported by the Commission help ensure that current residents are not left behind.



Many of our City residents have limited incomes. Most of these residents are hardworking taxpayers who participate in block units, support neighborhood watch programs, and make every effort to maintain their homes. Over the past year, trust fund dollars have supported a variety of programs—including home repair and the Housing Conservation Districts—that help these residents and complement our wider efforts to keep city neighborhoods safe and attractive.

The 2000 Census data revealed that approximately a quarter of all city residents live at or below the income line that the federal government defines as poverty. Trust fund revenue provided shelter for the chronically homeless, and emergency support for residents facing eviction or delinquent utility payments. In addition, trust fund revenue helped many families who would have slipped into homelessness were it not for trust fund subsidies to group homes and transitional housing facilities.

Finally, the Commission funded several new initiatives, including the local affordable housing database, which provides prospective tenants and landlords a free databank to list or search for properties available to rent.

I strongly commend the Affordable Housing Commission for its work in the last year. After a somewhat rocky start, the Commission has become an important and valuable part of a coordinated effort to improve the lives of all St. Louisans. I believe that the Commission is doing the job with which voters have entrusted it.

I look forward to working with the Commission during the coming year on a variety of initiatives that will further our common efforts.

Sincerely yours,

Francis G. Slay
Francis G. Slay
MAYOR

Colleen Starkloff
JoAnn Harris
Evelyn Mandley
Terence Cole
Rose Palmer
Mary Brake
Cindy Doerr

The City of St. Louis wishes to thank those appointees who also served the Commission with diligence and commitment during the time period covered by this report:

Brian A. Murphy, Chairman
Rachelle L. Ecuver, Vice Chair
Laura Gilbert, Budget Chair
Donna Jones, Public Relations Chair
Patricia Clay
John Cross
Dena DiStefano
Mary Gordon
Betty Jean Kerr
Louis Johnson

current COMMISSIONERS

1015 Locust, Suite 914, St. Louis, Missouri 63101 314.622.3400

Affordable Housing Trust Fund Forum

"Affordable Housing Issues Today"

As part of its strategic planning process, the Affordable Housing Commission brought Richard Grose to St. Louis. Mr. Grose is the former Executive Director of the Missouri Housing Development Commission. He met with three separate task forces made up of Commissioners and members of the community regarding the creation of a three year plan. His general remarks regarding the challenges of providing affordable housing were delivered during a luncheon address which was open to the public. Approximately 100 guests attended the affair held in April of 2003.

Led by John McClusky, PhD, of the Non-Profit Management and Leadership Program of the University of Missouri-St. Louis, the Commission continued to refine its three year plan in fiscal year 2004. The three primary areas of emphasis are: Determining Priorities for Funding, Procedures and Project Assessment, and Public Relations and Communications. The Commission will seek community input before finalizing the plan and publishing it next year.

Universal Design.

The Center for Universal Design at North Carolina defines UD as follows:

"The concept of designing all products and the built environment to be aesthetic and usable to the greatest extent possible by everyone, regardless of their age, ability or status in life."

Pursuant to its enabling ordinance, the Affordable Housing Commission requires the incorporation of Universal Design principles in all newly constructed housing funded with Trust Fund revenues.

The Commission co-sponsored a two-day Universal Design Summit in 2002, coordinated by Paragquad and conducted by staff from the Center for Universal Design. The principles of Universal Design, its benefits and the design theories involved in the concept were among the subjects discussed. The program was attended by local architects, developers and housing advocates. All applicants for Affordable Housing Trust Fund grants were given free admission to the event which was held at Maryville University.





CEO of Peoples Development Corporation, Betty Jean Kerr, (center), is flanked by dignitaries and supporters at the ground breaking of People's Place in June, 2003. Commission funds will subsidize 25 new single family homes being built in the 26th Ward.

AMOUNT AWARDED BY PROJECT TYPE

Accessibility Modifications		Number of Units/Number Served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Home Services Inc.	Accessible Modifications	30	modifications	\$100,000	Yes	50%	\$50,000
Northside Community Center	St. Matthews Apartments	1	modification	\$21,066	Yes	100%	\$21,066
Parquod	Modifications for Home Owners	10	modifications	\$261,162	Yes	60%	\$156,697
Totals		41	modifications	\$382,228			\$227,763
Construction/Major Rehab		Number of Units/Number served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Habitat for Humanity	JVL Homes	20	single family homes	\$675,600	No		
Kassuth Church of God in Christ	Kossuth Elderly Apartments	38	units	\$150,000	Yes	100%	\$150,000
Lutheran Family & Children Services	Genesis Housing	4	units	\$85,000	No		
Meyer Co. & Northside Community Services	Cottage Ave. Homes	10	single family homes	\$676,501	No		
Meyer Co. & St. Cronan Housing Corp.	St. Cronan Homes	3	single family homes	\$185,707	No		
People's Community Development Corp.	People's Place	25	single family homes	\$250,000	No		
Places for People	Sullivan Street Apartments	18	units	\$132,000	Yes	100%	\$132,000
Places for People	Sullivan Street Apartments	4	units	\$170,000	Yes	100%	\$170,000
Skinker DeBaltiere Comm. Housing	Alanson Apartments	4	units	\$200,000	No		
Urban Strategies	Laclede & Saroh	35	units	\$650,000	No		
Totals		157	units	\$3,174,808			\$452,000
Education, Training, Other Resources		Number of Units/Number Served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Better Family Life	Homebuyer & Asset Building	150	served	\$55,500	Yes	33%	\$18,315
Catholic Charities Housing Resource	Affordable Housing Database	1,000	served	\$30,000	Yes	95%	\$28,500
Metro STL Equal Housing Opportunity	Equal Housing law training/enforcement	8,453	served	\$10,000	No		
Metropolitan Churches United	Neighborhood Stabilization	1,500	served	\$150,000	No		
St. Louis Reinvestment	Financial Literacy	500	served	\$48,600	No		
Totals				\$294,100			\$46,815
Home Repair/Institutions		Number of Units/Number Served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Adequate Housing for Missourians	Fix-Up Fund	50	repairs	\$10,000	No		
Beyond Housing/NHS	NeighborWorks Loan Fund	25	repairs	\$305,000	No	50%	\$25,000
Carondelet Community Betterment	CCBF House Repair Fund	15	repairs	\$50,000	Yes		
Catholic Commission on Housing	Firm Foundation	99	clients	\$129,000	No		
City of St. Louis	Housing Conservation District	17,000	inspections	\$841,206	Yes	41%	\$344,894
Doorways	Delmar Apartments Residential	11	repairs	\$50,000	Yes	100%	\$50,000
Operation Safestreet	Home Security	200	repairs	\$50,000	Yes	45%	\$22,500
Vashon/JVL Initiative	Home Repair Initiative	15	repairs	\$150,000	Yes	10%	\$15,000
Totals				\$1,585,206			\$457,394
Homeless Prevention/Shelter		Number of Units/Number Served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Christian Service Center	Family Shelter	45,685	beds	\$796,796	Yes	100%	\$796,796
Groce Hill Settlement House	MORE Home	25	families	\$59,907	Yes	100%	\$59,907
Peter & Paul	Shelter Services	19,000	beds	\$310,648	Yes	100%	\$310,648
St. Patrick Center	Rosati Center	16	units	\$100,000	Yes	100%	\$100,000
United Methodist Metro Ministry	Shalom House Emergency Shelter	9,125	beds	\$165,999	Yes	100%	\$165,999
Totals				\$1,433,350			\$1,433,350
Individual Development Account		Number of Units/Number Served		Total Awarded	Serves 20% Area Median Income	% Area Median Income	June, 2002 - May, 2003 Amount
Agency	Project						
Catholic Commission on Housing	Hit Home & Buyer Education Program	50	served	\$100,000	No		
People's Community Development Corp.	People's Place	15	served	\$100,000	No		
Totals				\$200,000			



Special thanks to St. Patrick Center, Home Services, Inc. and the Catholic Commission on Housing for the use of the photographs in our collage of services.



Amount Awarded By Project Type CONTINUED



Commissioner Louis Johnson, (left), makes a point during a Public Relations and Communications task force meeting

Lead Abatement/Rehab Agency	Project	Number of Units/Number Served	Total Awarded	Serves 20% Area Median Income	% Area	June, 2002 - May, 2003 Amount
Northside Community Center	3133-35 Clay Avenue	4 families	\$41,000	Yes	50%	\$20,500
St. Louis Lead Prevention Coalition	Lead Remediation & Related Repairs	15 households	\$100,000	Yes	50%	\$50,000
Totals		19	\$141,000			\$70,500
Rent/Mortgage Subsidy Agency	Project	Number of Units/Number served	Total Awarded	Serves 20% Area Median Income	% Area	June, 2002 - May, 2003 Amount
Adequate Housing for Missourians Beyond Housing/NHS	Security Deposit Revolving Loan Fund	250 families	\$20,000	Yes	90%	\$18,000
DeSales Community Housing Corporation	NeighborWorks Home Purchase Fund Rental Assistance Program	9 families 4 families	\$100,000 \$31,220	Yes	No	\$31,220
Urban League of Metro St. Louis	Homeless Prevention	240 families	\$200,000	Yes	100%	\$200,000
Totals		503	\$351,220			\$249,220
Transitional Housing Services Agency	Project	Number of Units/Number Served	Total Awarded	Serves 20% Area Median Income	% Area	June, 2002 - May, 2003 Amount
Cardinal Ritter Institute	Father Dempsey's Homeless Services	40 individuals	\$21,191	Yes	100%	\$21,191
Faith House	Dream House	15 individuals	\$125,000	Yes	100%	\$125,000
Totals		55	\$146,191			\$146,191
			Grand Total \$7,708,102.50			

An architect's rendering of the Laclede and Sarah apartments. The development, sponsored by Urban Strategies, features 82 universally designed apartments. Affordable Housing Trust Funds supported 35 of the units which will be affordable to moderate income families.

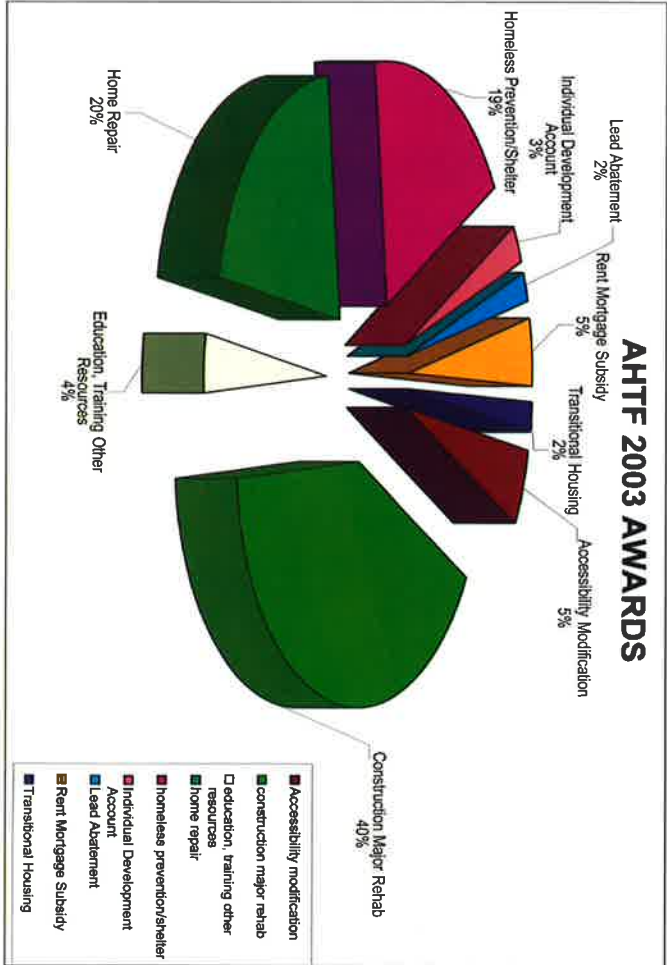


PROPOSED ELEVATION
LACLEDE AND SARAH APARTMENTS
10/24/02
TRIVERS
McCORMACK BARON & ASSOCIATES

Affordable Housing Commission Financial Report
Fiscal Year 2003
(July 1, 2002 - June, 2003)

In June 2003 the Commission awarded an additional \$2,496,531 in grants to non profit agencies. These disbursements are included in the Commission's 2004 budget which began July 1, 2003. Totals for the year to date are as follows:

Beginning Balance 7/1/02	\$ 9,727,765.96
2003 Expenditures	\$ (3,732,448.62)
2003 Encumbrances	\$ 1,642,611.25
2003 Commitments	\$ (7,499,934.00)
2003 Use Tax Revenue & Interest	\$ 12,231,740.63
Ending Balance 6/30/03	\$ 9,084,512.72



Ongoing Efforts of Other City Departments

Community Development Administration
January 1, 2002 - December 31, 2002

Each year the City of St. Louis undertakes a large number of projects and programs with federal entitlement and discretionary funds provided by the U.S. Department of Housing and Urban Development ("HUD").

Through the Community Development Administration, HUD provides support to the City under four separate programs:

- Community Development Block Grant ("CDBG")
- HOME Investment Partnership ("HOME")
- Emergency Shelter Grant ("ESG")
- Housing Opportunities for People with AIDS ("HOPWA")

These funds allow programs and initiatives that address the many community, economic and social service challenges that face St. Louis. The following excerpts represent highlights of the CDA 2002 fiscal year and include mention of the programs and housing initiatives that are in keeping with the mission of the Affordable Housing Commission. Unlike the Affordable Housing Commission, CDA is on a January through December fiscal year.

Affordable Housing/Housing Rehabilitation

During the June, 2002, through May, 2003, period covered by this report, 485 rental and for-sale homes assisted by the Community Development Agency were completed. 339 of these homes are reserved for occupancy by low and moderate income households. In May of 2003, an additional 1,321 homes were under construction with CDA assistance. 990 of these homes are reserved for low and moderate income occupancy. Of the 1,806 CDA-assisted homes completed and under construction during the report period, nearly 75% are designated as affordable homes. 83% are rental units, while the remaining 17% are for sale to owner-occupants. 1,109 are substantially rehabilitated homes, while 697 are newly constructed. Additional CDA-assisted homes are in the planning and financing stages but were not yet completed or under construction during the time period covered by this Affordable Housing Commission report.



Photo courtesy of FUSE Advertising



Mayor Francis Slay and other dignitaries pose at the ground breaking ceremony for the Blumeyer Hope VI development of affordable rental units.

Home Repair

Helping to maintain the existing supply of sound single-family houses continued to be a major focus of housing activities. Twelve programs provided home repair assistance to 422 low and moderate income homeowners, including elderly clients and clients with disabilities, during 2002.

Implementation of Title X regarding lead hazard reduction and the continuing aging of the City's housing stock resulted in the need for more expensive repairs to fewer individuals' units. Efforts to increase funding for lead abatement and to build capacity for certified lead abatement professionals continue to be goals for fiscal years 2003 and 2004.



Department Of Human Services

The Department of Human Services of the City of St. Louis has provided critical human services to low income City residents for many years. The department contracts with 35 area social service agencies to provide support in several areas including but not limited to homelessness prevention, supportive services, emergency shelter and transitional housing.

The Commission's 2003 fiscal year awards to Christian Services Center, Peter & Paul Community Services and United Metro Ministries were administered by the Human Services Department.

In 2003 the department received major funding to provide permanent housing for large families that include people with disabilities. Several non-profits are teaming up with the City to kick off these developments.

Chairman's

"Each of you should look not only to your own interests, but also the interests of others" Philipians 2:4



In assuming the lead of a new organization such as the Affordable Housing Commission, I believe it is critical that we focus our efforts to establish credibility with the people we serve and the mission that is set forth by the voters. Simply put, we should be the catalyst in the City of St. Louis for providing shelter to low income people and those in need. The members of the Commission and I are personally devoted to accomplishing this mission in a manner that enhances the quality of life for the people we serve and for people in our City who are fortunate enough not to need our services. In doing so I would propose the following principles:

1. We fund high quality, well managed developments and services.
2. The Commission should devote itself to building capacity in neighborhood based non-profit developers.
3. The Commission spend its funds for the purposes set forth in the ordinance and be able to account for all expenditures.
4. The St. Louis Affordable Housing Trust Fund should strive to become the most creative, well-managed, effective trust fund in the country.

We have made tremendous progress towards these goals in our first years, hobbled by not having an Executive Director for part of the year, no staff, an incomplete Commission and the City facing the largest budget crisis in recent memory. Regardless, through the efforts of many dedicated people, we have persevered and progressed. In particular I wish to single out five individuals: Commissioners Colleen Starkloff (our initial chair),



Louira Gilbert, Rachelle L'Ecuier, Betty Jean Kerr, and Charles Bryson of the Mayor's Office. Without the skill and hard work of these individuals all progress to fund worthy projects and developments in the initial years would have ground to a halt. Their counsel to me personally has also been invaluable—all have my heartfelt thanks!!

One of the future keys to our success is the Strategic Planning Process that is ably led by Commissioner Rachelle L'Ecuier. While the Commission directs this process, we will actively seek out expertise and participation from our many stakeholders throughout the process. Once the plan is adopted we should move forward boldly to implement it.

By the end of this year I fully expect that:

- Our Strategic Planning process will be complete.
- The Commission will be fully staffed.
- The Commission will transition out of the day-to-day operations of the Trust Fund and be free to focus on the policies and direction affordable housing will take.



Chairman Brian Murphy surprises visiting Chair, Colleen Starkloff, with roses, crystal and a certificate of appreciation. Commissioners Mary Gordon, JoAnn Harris, Louira Gilbert, Donno Jones, Rachelle L'Ecuier and Executive Director, Angela Morton Conley, look on.

We are responsible for producing a product that, quite frankly, many people do not want in their neighborhoods. We have to change that perception by funding high quality developments and programs. It is not the responsibility of the City to house all the low-income people and services in the metropolitan area. This is a task that must be shouldered by the entire region. It is critical in fulfilling the mission of the Commission and to assist in the long-term viability of the City of St. Louis that we provide targeted assistance to low-income households. Properly done, our funding can stabilize neighborhoods allowing for further market driven non-subsidized investment in the City that promotes commerce, produces jobs and makes our City a wonderful place to live.

In conclusion, I thank Mayor Slay, the Board of Aldermen, and our citizens for this opportunity to serve. We look forward to working with you all in future years to achieve great things for our City.

Brian A. Murphy
Brian A. Murphy
Chairman

Mission Statement

To promote City living and neighborhood stabilization through the preservation of affordable, accessible housing and support services that enhance the quality of life for those in need.

Executive Director's



For the period of June, 2002 through May, 2003, the Affordable Housing Commission awarded more than \$7.5 million dollars in grants and loans to developers and non-profit agencies that provide housing and related services to City residents.

The Commission is charged with using these funds to provide or preserve housing for low to moderate income persons earning less than 80% of the area median income. In addition, forty percent of funds awarded must go to activities that benefit households with incomes at or below 20% of the area median income. For an individual, that's an income of approximately \$8,900 per year.

The Commission's work enhances the efforts of the City's Community Development Administration and Human Services Department to widen the availability of housing services for low and moderate income families. This report provides a snapshot of the types of programs and developments that the Trust Fund helped to make possible.

In addition, the Commission has been able to enhance construction projects assisted by requiring the applicability of Universal Design criteria. These architectural features make a home or rental unit livable for people with a wide range of accessibility needs.

Funding from the Housing Trust added affordable units in major new developments. Moderate income families can now avail themselves of newly constructed, mixed income apartments with modern amenities.

Through the Commission's resources, homeownership will also become a reality for many families who might not otherwise be able to afford a home. Builder subsidies and buyer direct aid will bring down the cost of homeownership significantly in many developments.

The Commission also provided emergency support services for those in need. Hundreds of men, women, and children found temporary and transitional housing in clean, safe shelters supported by the Affordable Housing Commission. Others received emergency rental assistance or mortgage assistance to prevent loss of their homes.

The Commission also made a significant impact with home repairs in various neighborhoods.

Technical assistance and training for the general public was provided. The Commission was a major underwriter of a summit on Universal Design sponsored by Paraguard.

The Commission also hosted a forum on affordable housing trends. Richard Grose, former Executive Director of the Missouri Housing Development Commission, led a discussion for housing practitioners at a session this past spring. Mr. Grose was brought to St. Louis to consult with the Commission on its strategic planning process. He planted seeds that will be nurtured for years to come.

In conclusion, I look forward to continued work with the Commission, the Mayor's Office and the City's housing and development communities to provide affordable, accessible housing for the residents of the City of St. Louis.

Angela M. Conley
Angela Morton Conley
Executive Director

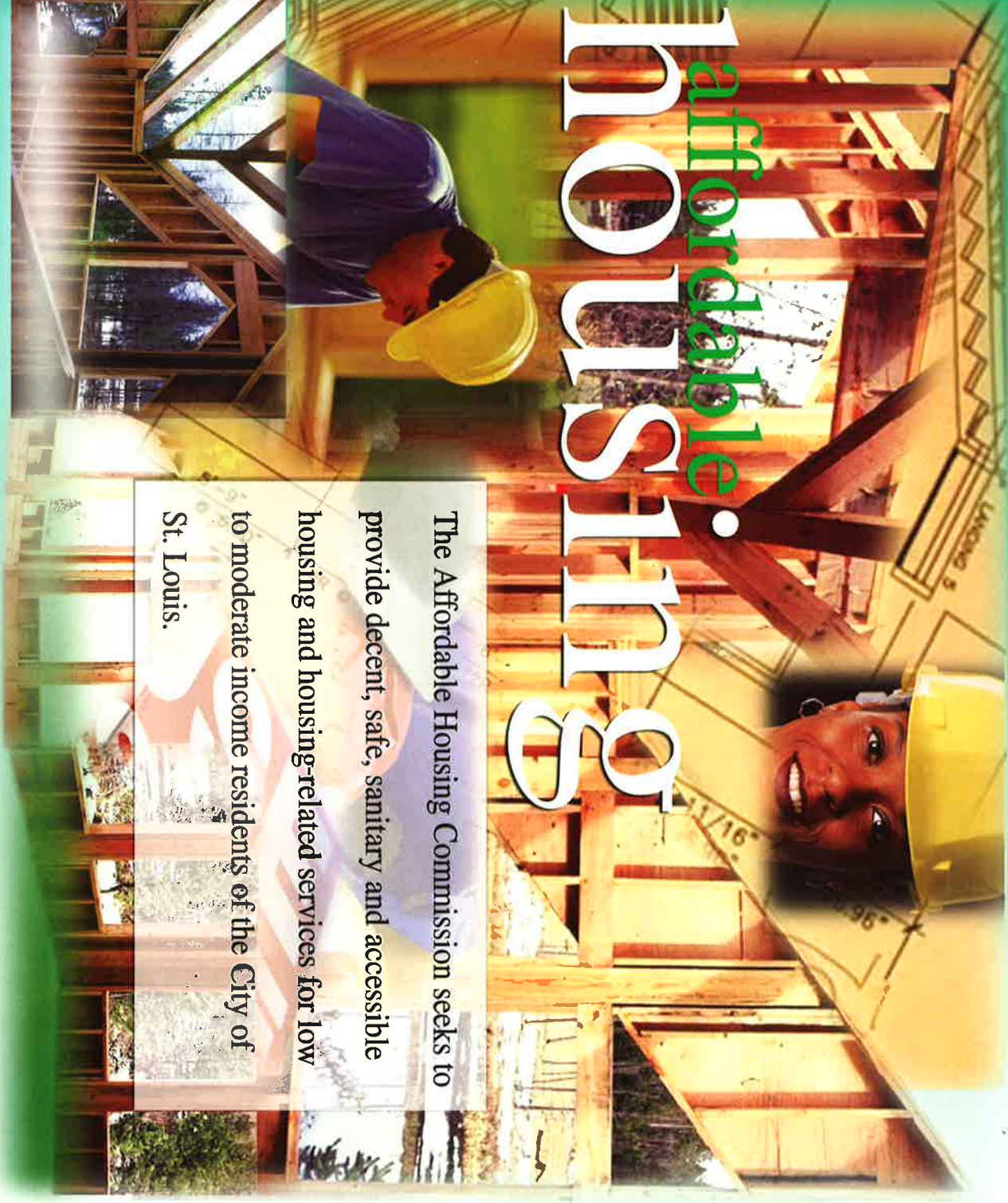
staff

Angela Morton Conley
Executive Director

Lorella Hiner
Senior Housing Analyst

Sherrill Jacobs
Administrative Assistant

Kathleen Lummemann
Account Clerk II



The Affordable Housing Commission seeks to provide decent, safe, sanitary and accessible housing and housing-related services for low to moderate income residents of the City of St. Louis.



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